## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6749

Comment on FR Doc # 2015-08831

## **Submitter Information**

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## **General Comment**

Dear Sir or Madam,

I understand that you are proposing a rule to eliminate the trading of options in IRAs. Please do not implement this rule. I use options in my IRA to earn income, hedge my portfolio, and in other ways that are financially beneficial while lowering risk. Please let adults make adult decisions for themselves.

Sincerely, Randy Heinzl 1639 Kallaramo Road Rock Hill, SC 29732